

## Fill in this information to identify your case:

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	14,122.24
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	14,122.24

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	21,454.00
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	78.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	9,345.40
<b>Your total liabilities</b>		<b>\$ 30,877.40</b>

## Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	3,370.09
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	3,115.09

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

## 7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

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8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **2,717.41**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>78.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>78.00</b>

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF UTAH</u>			
Case number _____			

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.  
☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: **Toyota**  
 Model: **Camry**  
 Year: **2008**  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$2,000.00**

**\$2,000.00**

3.2 Make: **Chevy**  
 Model: **Cruz**  
 Year: **2012**  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$8,000.00**

**\$8,000.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

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Case number (if known)

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$10,000.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**microwave, beds and bedding and provisions for not more than one year**

**\$2,000.00**

**Kitchen Table, Chairs, Dressers**

**\$500.00**

**Couch, TV stand, Lamp,**

**\$500.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**TV, DVD, Cell Phones**

**\$400.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Clothing**

**\$600.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

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**13. Non-farm animals**

*Examples: Dogs, cats, birds, horses*

☐ No

☒ Yes. Describe.....

**2 Cats and a dog**

**\$50.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$4,050.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition*

☒ No

☐ Yes.....

**17. Deposits of money**

*Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.*

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

**Wells Fargo**

**\$66.75**

17.2. **Checking**

**Wells Fargo**

**\$5.49**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.*

*Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

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**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☐ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☐ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☐ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☐ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$72.24**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

*If you own or have an interest in farmland, list it in Part 1.*

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No

☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$0.00</b>
56. Part 2: Total vehicles, line 5	<b>\$10,000.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$4,050.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$72.24</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>+</b> <b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$14,122.24</b>	Copy personal property total <b>\$14,122.24</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$14,122.24</b>



family checking

...3471

\$66.75

Available balance

Activity Summary	
Current posted balance	\$100.01
Pending withdrawals/debits	-\$33.26
Pending deposits/credits	\$0.00
Available balance	\$66.75

Monthly Service Fee Summary | Debit Card Activity

Activity

First

Previous

Next

Date	Description	Deposits/Credits	Withdrawals/Debits
Pending Transactions <i>Note: Debit card transaction amounts may change.</i>			
01/17/18	PURCHASE WALGREENS ST LAYTON UT CARD9719		\$13.73
01/17/18	PURCHASE CHICK-FIL-A LAYTON UT CARD3882		\$13.54
01/17/18	PURCHASE FACEBK *WE3B fb.me/cc CA CARD9719		\$5.99
Posted Transactions			
01/16/18	PURCHASE AUTHORIZED ON 01/16 7-ELEVEN OGDEN UT P00000000886409635 CARD 9719		\$4.41
01/16/18	PURCHASE AUTHORIZED ON 01/15 MAVERIK #349 CLEARFIELD UT P00000000284053273 CARD 9719		\$7.78
01/16/18	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 01/15 MAVERIK COUNTRY CLEARFIELD UT P00000000985250488 CARD 3882		\$14.32
01/16/18	PURCHASE AUTHORIZED ON 01/14 MCDONALD'S F29590 LAYTON UT S588014782849054 CARD 3882		\$13.37
01/16/18	ATM WITHDRAWAL AUTHORIZED ON 01/14 1435 HILLFIELD RD LAYTON UT 0006133 ATM ID 4642H CARD 3882		\$80.00
01/16/18	PURCHASE AUTHORIZED ON 01/14 WAL-MART #3848 SYRACUSE UT P00000000134300036 CARD 9719		\$51.27
01/16/18	PURCHASE AUTHORIZED ON 01/14 MAVERIK COUNTRY CLEARFIELD UT P00000000834032896 CARD 9719		\$9.73
Totals		\$9,183.91	\$9,229.78



Date	Description	Deposits/Credits	Withdrawals/Debits
01/16/18	PURCHASE WITH CASH BACK \$ 20.00 AUTHORIZED ON 01/12 MAVERIK COUNTRY CLEARFIELD UT P00000000382458426 CARD 3882		\$25.00
01/16/18	PURCHASE AUTHORIZED ON 01/12 PANDA EXPRESS #966 LAYTON UT S388013089883601 CARD 9719		\$25.88
01/16/18	PURCHASE AUTHORIZED ON 01/12 WAL-MART #1699 LAYTON UT P00000000536428686 CARD 3882		\$6.12
01/12/18	PURCHASE WITH CASH BACK \$ 20.00 AUTHORIZED ON 01/12 KENT'S MARKET CLEARFIELD UT P00000000176980485 CARD 3882		\$28.80
01/12/18	PURCHASE AUTHORIZED ON 01/12 7-ELEVEN LAYTON UT P00000000387674722 CARD 9719		\$7.63
01/12/18	PURCHASE AUTHORIZED ON 01/11 OLIVE GARDEN 0001 LAYTON UT S388011026449962 CARD 9719		\$41.11
01/11/18	PURCHASE AUTHORIZED ON 01/11 MAVERIK COUNTRY CLEARFIELD UT P00000000130691781 CARD 9719		\$3.09
01/11/18	PURCHASE AUTHORIZED ON 01/10 ABACUS CREDIT COUN 800-516-3834 CA S388010703004505 CARD 9719		\$25.00
01/10/18	Cash eWithdrawal in Branch/Store 01/10/2018 10:42 AM 2050 N MAIN ST LAYTON UT 9719		\$400.00
01/09/18	PURCHASE AUTHORIZED ON 01/09 PAPA MURPHY'S U LAYTON UT P00000000089427348 CARD 9719		\$10.69
01/09/18	PURCHASE AUTHORIZED ON 01/08 MAVERIK COUNTRY CLEARFIELD UT P00000000035077889 CARD 9719		\$3.09
01/09/18	PURCHASE AUTHORIZED ON 01/08 MCDONALD'S F11193 LAYTON UT S588008640669996 CARD 3882		\$10.03
01/09/18	PURCHASE AUTHORIZED ON 01/08 TANNER CLINIC-LAYT KAYSVILLE UT S468008584521241 CARD 3882		\$113.54
01/08/18	ATM WITHDRAWAL AUTHORIZED ON 01/08 1435 HILLFIELD RD LAYTON UT 0005179 ATM ID 4642H CARD 3882		\$40.00
01/08/18	PURCHASE AUTHORIZED ON 01/07 CHEVRON 0305118 CLEARFIELD UT S468007679206210 CARD 3882		\$28.03
01/08/18	PURCHASE AUTHORIZED ON 01/07 BIG LOTS STORES 1030 N MA LAYTON UT P00308007674299223 CARD 3882		\$21.36
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
01/08/18	PURCHASE WITH CASH BACK \$ 40.00 AUTHORIZED ON 01/07 Wal-Mart Super Center LAYTON UT P00000000174547872 CARD 9719		\$103.57
01/08/18	PURCHASE AUTHORIZED ON 01/07 WM SUPERC Wal-Mart Sup LAYTON UT P00000000439768037 CARD 3882		\$5.50
01/08/18	PURCHASE AUTHORIZED ON 01/06 7-ELEVEN LAYTON UT P00000000539084386 CARD 9719		\$8.63
01/08/18	PURCHASE AUTHORIZED ON 01/05 Wal-Mart Super Center LAYTON UT P00000000986649404 CARD 3882		\$21.19
01/08/18	PURCHASE AUTHORIZED ON 01/05 WINCO #139 200 South Fort Layton UT P00588006084774019 CARD 9719		\$226.44
01/08/18	PURCHASE AUTHORIZED ON 01/06 COMCAST SALT LKE C 800-266-2278 UT S308006043565844 CARD 9719		\$173.82
01/05/18	PURCHASE AUTHORIZED ON 01/05 MAVERIK #349 CLEARFIELD UT P00000000471815733 CARD 9719		\$3.28
01/05/18	RECURRING PAYMENT AUTHORIZED ON 01/04 Netflix.com netflix.com CA S308004621113248 CARD 9719		\$8.54
01/05/18	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB0453NXTV ON 01/05/18	\$10.00	
01/05/18	eDeposit in Branch/Store 01/05/18 05:55:43 PM 2050 N MAIN ST LAYTON UT 3471	\$1,600.50	
01/04/18	PL*AMCResMan 641 WEB PMTS 010418 GYHDJ pernecyferrin		\$1,114.72
01/04/18	PL*PAYLEASE WEB PMTS 010418 DCJDJ pernecyferrin		\$2.95
01/04/18	RECURRING TRANSFER TO FERRIN Z CHECKING REF #OP044W39H3 XXXXXX6155		\$10.00
01/04/18	PURCHASE AUTHORIZED ON 01/03 MAVERIK COUNTRY CLEARFIELD UT P00000000889408164 CARD 9719		\$11.01
01/04/18	PURCHASE AUTHORIZED ON 01/02 TACO BELL 033175 LAYTON UT S588003080295571 CARD 9719		\$11.31
01/04/18	PURCHASE AUTHORIZED ON 01/02 BURGER KING #10511 LAYTON UT S388002743606110 CARD 3882		\$4.29
01/03/18	PURCHASE AUTHORIZED ON 01/03 WM SUPERC Wal-Mart Sup LAYTON UT P00000000674794649 CARD 3882		\$14.80

**Totals****\$9,183.91****\$9,229.78**

Date	Description	Deposits/Credits	Withdrawals/Debits
01/03/18	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 01/02 MAVERIK COUNTRY CLEARFIELD UT P0000000083325203 CARD 3882		\$11.95
01/03/18	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB044SNHXS ON 01/03/18	\$340.00	
01/03/18	SSA TREAS 310 XXSOC SEC 010318 XXXXX1571A SSA N1*GD*ORRIN FERRIN FOR \N1*BE*PERNECY FE	\$705.00	
01/02/18	PURCHASE AUTHORIZED ON 01/02 Wal-Mart Super Center LAYTON UT P00000000830863480 CARD 9719		\$12.91
01/02/18	PURCHASE AUTHORIZED ON 01/01 WM SUPER Wal-Mart Sup LAYTON UT P00000000335653178 CARD 9719		\$38.98
01/02/18	PURCHASE AUTHORIZED ON 12/31 CHEVRON 0305118 CLEARFIELD UT S307365762589049 CARD 3882		\$27.71
01/02/18	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 12/31 DOLLAR TR 413 W 1425 N LAYTON UT P00000000187668605 CARD 3882		\$15.27
01/02/18	ATM WITHDRAWAL AUTHORIZED ON 12/30 2050 N MAIN LAYTON UT 0009477 ATM ID 9913K CARD 9719		\$20.00
01/02/18	PURCHASE AUTHORIZED ON 12/30 BURGER KING #10511 LAYTON UT S467365015171294 CARD 9719		\$8.83
01/02/18	PURCHASE AUTHORIZED ON 12/30 VAPORLOC LLC LAYTON UT S467364833332408 CARD 3882		\$25.62
01/02/18	PURCHASE AUTHORIZED ON 12/29 MCDONALD'S F6048 LAYTON UT S307364144661732 CARD 9719		\$4.04
01/02/18	PURCHASE AUTHORIZED ON 12/29 Wal-Mart Super Center LAYTON UT P00000000784665700 CARD 9719		\$2.58
01/02/18	PURCHASE AUTHORIZED ON 12/29 WAL-MART #1699 LAYTON UT P00000000373938115 CARD 9719		\$4.54
01/02/18	PURCHASE AUTHORIZED ON 12/29 MICROSOFT *XBOX 800-642-7676 WA S307363828077401 CARD 9719		\$7.46
01/02/18	PURCHASE AUTHORIZED ON 12/29 MICROSOFT *XBOX 800-642-7676 WA S387363826854279 CARD 9719		\$7.46
01/02/18	PURCHASE AUTHORIZED ON 12/29 MICROSOFT *XBOX 800-642-7676 WA S587363826017500 CARD 9719		\$7.46
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
01/02/18	PURCHASE AUTHORIZED ON 12/29 ORC*Exeter 800-321 800-3219637 TX S587363572599092 CARD 9719		\$280.89
12/29/17	PURCHASE WITH CASH BACK \$ 20.00 AUTHORIZED ON 12/29 WAL-MART #1699 LAYTON UT P00000000339654080 CARD 3882		\$43.55
12/29/17	PURCHASE WITH CASH BACK \$ 5.00 AUTHORIZED ON 12/29 MAVERIK COUNTRY CLEARFIELD UT P00000000181016672 CARD 9719		\$12.78
12/29/17	PURCHASE AUTHORIZED ON 12/28 MCDONALD'S F6048 LAYTON UT S467363123572497 CARD 3882		\$5.12
12/29/17	PURCHASE AUTHORIZED ON 12/28 MCDONALD'S F6048 LAYTON UT S307363123017822 CARD 9719		\$5.39
12/29/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB0449MF8N ON 12/29/17	\$281.00	
12/29/17	SSI TREAS 310 XXSUPP SEC 122917 XXXXX3424 SSI N1*GD*ORRIN M FERRIN \N1*BE*ZACHARY T FER	\$382.00	
12/26/17	PURCHASE AUTHORIZED ON 12/26 DESERET BOOK CO #44 LA LAYTON UT P00000000239824362 CARD 3882		\$7.00
12/26/17	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 12/24 MAVERIK COUNTRY CLEARFIELD UT P00000000275530668 CARD 3882		\$21.39
12/26/17	PURCHASE AUTHORIZED ON 12/24 MCDONALD'S F29590 LAYTON UT S307358834891594 CARD 3882		\$17.26
12/26/17	PURCHASE AUTHORIZED ON 12/24 MCDONALD'S F29590 LAYTON UT S387358544551122 CARD 9719		\$9.49
12/26/17	PURCHASE AUTHORIZED ON 12/23 MAVERIK COUNTRY CLEARFIELD UT P00000000375067504 CARD 9719		\$5.73
12/26/17	PURCHASE AUTHORIZED ON 12/23 DOMINO'S PIZZA 752 734-930-3030 UT S467358101611543 CARD 3882		\$24.87
12/26/17	PURCHASE AUTHORIZED ON 12/22 CHIPOTLE 2536 LAYTON UT S387357047497799 CARD 9719		\$14.78
12/26/17	RECURRING PAYMENT AUTHORIZED ON 12/22 WWE NETWORK 866-308-5684 NY S467356041901779 CARD 9719		\$10.67
12/22/17	AMERICAN FAMILY AFT 171220 B00000173541k6i Mark & Pernecy Ferrin		\$168.86
12/22/17	PURCHASE AUTHORIZED ON 12/21 MCDONALD'S F6048 LAYTON UT S587356098702570 CARD 9719		\$6.26
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
12/22/17	PURCHASE AUTHORIZED ON 12/21 MCDONALD'S F6048 LAYTON UT S467356097640311 CARD 9719		\$5.39
12/22/17	PURCHASE AUTHORIZED ON 12/21 SP * COSSETBATHAND SALT LAKE C UT S387355623362628 CARD 3882		\$4.92
12/21/17	Cash eWithdrawal in Branch/Store 12/21/2017 1:35 PM 1435 N HILL FIELD RD LAYTON UT 3882		\$20.00
12/21/17	PURCHASE AUTHORIZED ON 12/21 GAMESTOP #338 2038 LAYTON LAYTON UT P00467355609601473 CARD 3882		\$34.17
12/21/17	WITHDRAWAL MADE IN A BRANCH/STORE		\$180.00
12/21/17	PURCHASE AUTHORIZED ON 12/21 MAVERIK COUNTRY CLEARFIELD UT P00000000089053301 CARD 9719		\$32.78
12/21/17	PURCHASE AUTHORIZED ON 12/21 CHEVRON 0305118 CLEARFIELD UT S307355086745213 CARD 9719		\$28.12
12/21/17	PURCHASE AUTHORIZED ON 12/20 BIG 5 SPORTING GOODS 2 LAYTON UT P00000000586087916 CARD 3882		\$21.36
12/20/17	PURCHASE AUTHORIZED ON 12/20 WM SUPERC Wal-Mart Sup LAYTON UT P00000000971472918 CARD 9719		\$96.78
12/20/17	PURCHASE AUTHORIZED ON 12/20 MAVERIK COUNTRY CLEARFIELD UT P00000000081973144 CARD 9719		\$7.78
12/20/17	eDeposit in Branch/Store 12/20/17 04:26:38 PM 2050 N MAIN ST LAYTON UT 3471	\$718.62	
12/19/17	ATM WITHDRAWAL AUTHORIZED ON 12/19 2050 N MAIN LAYTON UT 0007611 ATM ID 9913K CARD 9719		\$20.00
12/19/17	PURCHASE AUTHORIZED ON 12/19 PAPA MURPHY'S U LAYTON UT P00000000289257463 CARD 3882		\$10.69
12/19/17	PURCHASE AUTHORIZED ON 12/19 WAL-MART #1699 LAYTON UT P00000000079718139 CARD 3882		\$18.89
12/18/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB043CKLD9 ON 12/18/17	\$7.00	
12/18/17	PURCHASE RETURN AUTHORIZED ON 12/01 SEAQUEST UTAH LAYTON UT S627350565105656 CARD 9719	\$48.03	
12/13/17	PURCHASE AUTHORIZED ON 12/13 KENT'S MARKET CLEARFIELD UT P00000000471291376 CARD 3882		\$5.75
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
12/12/17	ATM WITHDRAWAL AUTHORIZED ON 12/12 1435 HILLFIELD RD LAYTON UT 0000563 ATM ID 4642H CARD 3882		\$20.00
12/11/17	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 12/11 7-ELEVEN LAYTON UT P00000000780617162 CARD 3882		\$19.68
12/11/17	PURCHASE AUTHORIZED ON 12/10 MCDONALD'S F6048 LAYTON UT S467344666138796 CARD 9719		\$12.13
12/11/17	PURCHASE AUTHORIZED ON 12/09 PAYPAL *TT TOYS 402-935-7733 CA S467343554450033 CARD 9719		\$9.95
12/08/17	PURCHASE AUTHORIZED ON 12/08 WAL-MART #1699 LAYTON UT P00000000985146430 CARD 3882		\$34.83
12/08/17	PURCHASE AUTHORIZED ON 12/08 7-ELEVEN LAYTON UT P00000000782174732 CARD 9719		\$7.63
12/08/17	PURCHASE AUTHORIZED ON 12/08 WU SANTANDER CNSMR 888-222-4227 TX S307341642555322 CARD 9719		\$374.75
12/08/17	PURCHASE AUTHORIZED ON 12/06 TACO BELL 033175 LAYTON UT S587341056130003 CARD 9719		\$13.77
12/07/17	PURCHASE AUTHORIZED ON 12/06 CHEVRON 0305118 CLEARFIELD UT S467340713247014 CARD 9719		\$19.31
12/06/17	PURCHASE WITH CASH BACK \$ 20.00 AUTHORIZED ON 12/06 WAL-MART #1699 LAYTON UT P00000000179477829 CARD 9719		\$52.70
12/06/17	PURCHASE AUTHORIZED ON 12/06 CHEVRON/JP'S CHEVRON CLEARFIELD UT P00467340716296404 CARD 9719		\$15.25
12/06/17	eDeposit in Branch/Store 12/06/17 09:05:18 AM 2050 N MAIN ST LAYTON UT 3471	\$584.14	
12/05/17	PL*AMCResMan 641 WEB PMTS 120517 BFK4H pernecyferrin		\$1,085.57
12/05/17	PL*PAYLEASE WEB PMTS 120517 96T4H pernecyferrin		\$2.95
12/05/17	PURCHASE AUTHORIZED ON 12/04 Netflix.com netflix.com CA S387338477793497 CARD 9719		\$8.54
12/04/17	PURCHASE AUTHORIZED ON 12/04 MAVERIK COUNTRY CLEARFIELD UT P00000000081776213 CARD 9719		\$14.17
12/04/17	RECURRING TRANSFER TO FERRIN Z CHECKING REF #OP03ZXLJNB XXXXXX6155		\$10.00

**Totals****\$9,183.91****\$9,229.78**



Date	Description	Deposits/Credits	Withdrawals/Debits
12/04/17	ATM WITHDRAWAL AUTHORIZED ON 12/02 2050 N MAIN LAYTON UT 0004656 ATM ID 9913K CARD 9719		\$60.00
12/04/17	PURCHASE AUTHORIZED ON 12/01 PANDA EXPRESS #966 LAYTON UT S467336056789314 CARD 9719		\$17.58
12/04/17	PURCHASE AUTHORIZED ON 12/01 MAVERIK #302 CLEARFIELD UT S587336001304265 CARD 9719		\$8.81
12/04/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03ZSNDTH ON 12/02/17	\$60.00	
12/01/17	PURCHASE AUTHORIZED ON 11/30 ORC*Exeter 800-321 800-3219637 TX S387334561927830 CARD 9719		\$280.89
12/01/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03ZP9N4L ON 12/01/17	\$100.00	
12/01/17	SSA TREAS 310 XXSOC SEC 120117 XXXXX1571A SSA N1*GD*ORRIN FERRIN FOR \N1*BE*PERNECY FE	\$681.00	
12/01/17	SSI TREAS 310 XXSUPP SEC 120117 XXXXX3424 SSI N1*GD*ORRIN M FERRIN \N1*BE*ZACHARY T FER	\$374.50	
11/30/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03ZGR7YV ON 11/30/17	\$282.00	
11/27/17	PURCHASE AUTHORIZED ON 11/27 7-ELEVEN LAYTON UT P00000000433159346 CARD 9719		\$7.63
11/27/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03Z2KFR9 ON 11/25/17		\$5.00
11/27/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03Z2KBPG ON 11/25/17		\$5.00
11/27/17	PURCHASE AUTHORIZED ON 11/24 SEAQUEST UTAH 801-544-4938 UT S307328031716431 CARD 9719		\$48.03
11/27/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03Z6BTRC ON 11/27/17	\$1.00	
11/24/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03YTSWJZ ON 11/22/17		\$10.00
11/24/17	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 11/22 MAVERIK COUNTRY CLEARFIELD UT P00000000237505383 CARD 9719		\$21.17
11/24/17	RECURRING PAYMENT AUTHORIZED ON 11/22 WWE NETWORK 866-308-5684 NY S387326023496237 CARD 9719		\$10.67
11/24/17	PURCHASE AUTHORIZED ON 11/23 FACEBK *BARSZDA4D2 fb.me/cc CA S587325833951684 CARD 9719		\$5.99
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
11/22/17	AMERICAN FAMILY AFT 171120 B00000173241qtu Mark & Pernecy Ferrin		\$167.64
11/22/17	WITHDRAWAL MADE IN A BRANCH/STORE		\$40.00
11/22/17	PURCHASE AUTHORIZED ON 11/22 Wal-Mart Super Center LAYTON UT P00000000476685847 CARD 3882		\$63.37
11/22/17	PURCHASE AUTHORIZED ON 11/21 MCDONALD'S F10299 CLEARFIELD UT S587326069671456 CARD 9719		\$9.22
11/21/17	PURCHASE AUTHORIZED ON 11/21 MAVERIK COUNTRY CLEARFIELD UT P00000000079926406 CARD 9719		\$7.78
11/21/17	PURCHASE AUTHORIZED ON 11/21 COMCAST SALT LKE C 800-266-2278 UT S587325063413666 CARD 9719		\$83.89
11/21/17	PURCHASE AUTHORIZED ON 11/21 CHEVRON 0305118 CLEARFIELD UT S467325041661444 CARD 9719		\$27.58
11/21/17	PURCHASE AUTHORIZED ON 11/20 MICROSOFT *XBOX 800-642-7676 WA S467325025514907 CARD 9719		\$21.34
11/20/17	eDeposit in Branch/Store 11/20/17 04:12:19 PM 2050 N MAIN ST LAYTON UT 3471	\$533.10	
11/15/17	PURCHASE AUTHORIZED ON 11/15 Wal-Mart Super Center LAYTON UT P00000000676564788 CARD 3882		\$6.38
11/13/17	PURCHASE AUTHORIZED ON 11/12 MCDONALD'S F29590 LAYTON UT S467316559667691 CARD 9719		\$6.47
11/13/17	PURCHASE AUTHORIZED ON 11/10 ORC*Exeter 800-321 800-3219637 TX S307314575412850 CARD 9719		\$280.89
11/10/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03XQC3WB ON 11/10/17	\$290.00	
11/08/17	PURCHASE AUTHORIZED ON 11/08 MAVERIK COUNTRY CLEARFIELD UT P00000000886273920 CARD 3882		\$11.39
11/07/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03DXDNPS ON 11/06/17		\$10.00
11/06/17	PL*AMCResMan 641 WEB PMTS 110617 Y8J5G pernecyferrin		\$1,080.86
11/06/17	PL*PAYLEASE WEB PMTS 110617 RBJ5G pernecyferrin		\$2.95
11/06/17	RECURRING PAYMENT AUTHORIZED ON 11/04 NETFLIX.COM NETFLIX.COM CA S387308686865008 CARD 9719		\$8.54
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>



Date	Description	Deposits/Credits	Withdrawals/Debits
11/06/17	RECURRING TRANSFER TO FERRIN Z CHECKING REF #OP03X6HQ4J XXXXXX6155		\$10.00
11/06/17	PURCHASE AUTHORIZED ON 11/04 COMCAST SALT LKE C 800-266-2278 UT S467308080752639 CARD 9719		\$81.16
11/06/17	PURCHASE AUTHORIZED ON 11/04 WU SANTANDER CNSMR 888-222-4227 TX S467307816553292 CARD 9719		\$377.75
11/03/17	PURCHASE AUTHORIZED ON 11/02 SIZZLER 588 LAYTON UT S587307037443420 CARD 9719		\$5.00
11/03/17	PURCHASE AUTHORIZED ON 11/02 SIZZLER 588 LAYTON UT S587307015517420 CARD 9719		\$25.22
11/03/17	PURCHASE AUTHORIZED ON 11/01 OLIVE GARDEN 0001 LAYTON UT S387305656400594 CARD 9719		\$30.01
11/03/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03X3JFND ON 11/03/17	\$50.00	
11/03/17	eDeposit in Branch/Store 11/03/17 04:23:02 PM 2050 N MAIN ST LAYTON UT 3471	\$504.04	
11/03/17	SSA TREAS 310 XXSOC SEC 110317 XXXXX1571A SSA N1*GD*ORRIN FERRIN FOR \N1*BE*PERNECY FE	\$681.00	
11/02/17	PURCHASE AUTHORIZED ON 11/02 WAL-MART #1699 LAYTON UT P00000000839807165 CARD 3882		\$16.10
11/01/17	PURCHASE AUTHORIZED ON 11/01 WM SUPERC Wal-Mart Sup LAYTON UT P00000000874837541 CARD 9719		\$17.58
11/01/17	PURCHASE AUTHORIZED ON 11/01 WAL-MART #5205 LAYTON UT P00000000882115890 CARD 9719		\$7.39
11/01/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03WSTFQM ON 11/01/17		\$20.00
11/01/17	SSI TREAS 310 XXSUPP SEC 110117 XXXXX3424 SSI N1*GD*ORRIN M FERRIN \N1*BE*ZACHARY T FER	\$470.50	
10/30/17	PURCHASE AUTHORIZED ON 10/29 MAVERIK COUNTRY CLEARFIELD UT P00000000473752070 CARD 9719		\$7.78
10/30/17	PURCHASE AUTHORIZED ON 10/28 WAL-MART #1699 LAYTON UT P00000000980998717 CARD 3882		\$10.35
10/30/17	PURCHASE AUTHORIZED ON 10/27 PACES DRIVE INN LAYTON UT S307300661751818 CARD 3882		\$1.80
10/30/17	ONLINE TRANSFER FROM FERRIN Z CHECKING XXXXXX6155 REF #IB03WH7TRM ON 10/29/17	\$3.00	
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
10/27/17	PURCHASE AUTHORIZED ON 10/27 MAVERIK COUNTRY CLEARFIELD UT P00000000131996969 CARD 9719		\$7.78
10/27/17	PURCHASE AUTHORIZED ON 10/26 MCDONALD'S F11193 LAYTON UT S307299693435449 CARD 3882		\$8.47
10/26/17	PURCHASE AUTHORIZED ON 10/26 Wal-Mart Super Center LAYTON UT P00000000074806750 CARD 3882		\$3.17
10/26/17	PURCHASE AUTHORIZED ON 10/26 CHEVRON/TRIPLE STOP FRE CLEARFIELD UT P00587299440912533 CARD 3882		\$1.16
10/26/17	PURCHASE AUTHORIZED ON 10/25 PANDA EXPRESS #966 LAYTON UT S587299000287339 CARD 9719		\$15.31
10/25/17	PURCHASE WITH CASH BACK \$ 10.00 AUTHORIZED ON 10/25 MAVERIK COUNTRY CLEARFIELD UT P00000000871725366 CARD 9719		\$12.98
10/25/17	PURCHASE AUTHORIZED ON 10/25 MAVERIK COUNTRY CLEARFIELD UT P00000000285145069 CARD 9719		\$11.39
10/25/17	PURCHASE AUTHORIZED ON 10/24 LITTLE CAESARS 014 CLEARFIELD UT S307297695304897 CARD 9719		\$6.47
10/24/17	AMERICAN FAMILY AFT 171020 B00000172931z22 Mark & Pernecy Ferrin		\$248.04
10/24/17	PURCHASE AUTHORIZED ON 10/24 USPS PO 49159901 391 E 17 CLEARFIELD UT P00467297709163558 CARD 3882		\$7.20
10/24/17	ATM WITHDRAWAL AUTHORIZED ON 10/24 1435 HILLFIELD RD LAYTON UT 0001636 ATM ID 4642H CARD 3882		\$20.00
10/23/17	PURCHASE AUTHORIZED ON 10/23 KENT'S MARKET CLEARFIELD UT P00000000383252221 CARD 9719		\$20.51
10/23/17	PURCHASE AUTHORIZED ON 10/23 WM SUPERC Wal-Mart Sup SYRACUSE UT P00000000873590038 CARD 3882		\$12.55
10/23/17	PURCHASE WITH CASH BACK \$ 20.00 AUTHORIZED ON 10/23 Wal-Mart Super Center LAYTON UT P00000000186958657 CARD 9719		\$30.32
10/23/17	PURCHASE AUTHORIZED ON 10/23 WAL-MART #1699 LAYTON UT P00000000235283821 CARD 9719		\$36.84
10/23/17	PURCHASE AUTHORIZED ON 10/23 CHEVRON/TRIPLE STOP FRE CLEARFIELD UT P00307296428609333 CARD 3882		\$31.16
<b>Totals</b>		<b>\$9,183.91</b>	<b>\$9,229.78</b>


1/17/2018	Case 18-20311	Doc 3	Filed 01/17/18	Entered 01/17/18 10:44:11	Desc Main
			Document	Page 19 of 62	
Date	Description		Deposits/Credits	Withdrawals/Debits	
10/23/17	PURCHASE AUTHORIZED ON 10/22 PANDA EXPRESS #966 LAYTON UT S387295862319363 CARD 9719				\$17.58
10/23/17	RECURRING PAYMENT AUTHORIZED ON 10/22 WWE NETWORK 866-308-5684 NY S387295020071063 CARD 9719				\$10.67
10/23/17	PURCHASE AUTHORIZED ON 10/21 MAVERIK COUNTRY CLEARFIELD UT P00000000230973500 CARD 9719				\$6.58
10/23/17	PURCHASE AUTHORIZED ON 10/21 7-ELEVEN LAYTON UT P00000000472448073 CARD 9719				\$7.63
10/20/17	ONLINE TRANSFER TO FERRIN Z CHECKING XXXXXX6155 REF #IB03VRC38Q ON 10/20/17				\$10.00
10/20/17	PURCHASE AUTHORIZED ON 10/19 MCDONALD'S F6048 LAYTON UT S387292742111340 CARD 3882				\$10.14
10/20/17	eDeposit in Branch/Store 10/20/17 05:01:01 PM 2050 N MAIN ST LAYTON UT 3471		\$477.48		
10/19/17	PURCHASE AUTHORIZED ON 10/19 WALGREENS STORE 1171 W 20 LAYTON UT P00387292727859614 CARD 3882				\$3.13
10/19/17	PURCHASE AUTHORIZED ON 10/19 WAL-MART #1699 LAYTON UT P00000000586899370 CARD 3882				\$16.15
10/19/17	PURCHASE AUTHORIZED ON 10/18 FACEBK *UVYBFDN4D2 fb.me/cc CA S467291620289751 CARD 9719				\$5.99
10/19/17	PURCHASE AUTHORIZED ON 10/17 BURGER KING #10511 LAYTON UT S307290708945007 CARD 3882				\$4.08
10/19/17	PURCHASE AUTHORIZED ON 10/18 FACEBK *4WYBFDN4D2 fb.me/cc CA S307289616437690 CARD 9719				\$5.00
<b>Totals</b>			<b>\$9,183.91</b>		<b>\$9,229.78</b>

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\*Account Disclosures

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

 Equal Housing Lender

**WELLS FARGO****CHECKING**

...6155

**\$5.49**

Available balance

## Activity Summary

<b>Current posted balance</b>	<b>\$5.49</b>
<b>Pending withdrawals/debits</b>	<b>\$0.00</b>
<b>Pending deposits/credits</b>	<b>\$0.00</b>
<b>Available balance</b>	<b>\$5.49</b>

## Monthly Service Fee Summary

**Activity**

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Next

<b>Date</b>	<b>Description</b>	<b>Deposits/Credits</b>	<b>Withdrawals/Debits</b>
<b>Pending Transactions</b> <i>Note: Debit card transaction amounts may change.</i>			
No pending transactions to view.			
<b>Posted Transactions</b>			
01/05/18	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB0453NXTV ON 01/05/18		\$10.00
01/05/18	PURCHASE AUTHORIZED ON 01/05 KENT'S MARKET CLEARFIELD UT P00000000533156069 CARD 5226		\$3.08
01/04/18	RECURRING TRANSFER FROM FERRIN O EVERYDAY CHECKING REF #OP044W39H3 XXXXXX3471	\$10.00	
01/03/18	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB044SNHXS ON 01/03/18		\$340.00
01/03/18	SSA TREAS 310 XXSOC SEC 010318 XXXXX1571C1 SSA N1*GD*ORRIN FERRIN FOR \N1*BE*ZACHARY FE	\$313.00	
12/29/17	Cash eWithdrawal in Branch/Store 12/29/2017 10:05 AM 1435 N HILL FIELD RD LAYTON UT 5226		\$334.00
12/29/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB0449MF8N ON 12/29/17		\$281.00
12/29/17	DAVIS SCHOOLS REG SALARY 122917 E8480 FERRIN, PERNECY	\$649.55	
<b>Totals</b>		<b>\$3,822.31</b>	<b>\$3,826.95</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
12/18/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB043CKLD9 ON 12/18/17		\$7.00
12/11/17	PURCHASE AUTHORIZED ON 12/10 KENT'S MARKET CLEARFIELD UT P00000000280582194 CARD 5226		\$3.49
12/11/17	PURCHASE AUTHORIZED ON 12/10 Wal-Mart Super Center SYRACUSE UT P00000000572980493 CARD 5226		\$11.13
12/11/17	PURCHASE AUTHORIZED ON 12/08 TANNER CLINIC-LAYT KAYSVILLE UT S387342663813150 CARD 5226		\$5.00
12/06/17	PURCHASE AUTHORIZED ON 12/06 Wal-Mart Super Center LAYTON UT P00000000882443201 CARD 5226		\$54.60
12/06/17	PURCHASE AUTHORIZED ON 12/05 PREMIER RECOVERY S 877-4880737 UT S307339592535651 CARD 5226		\$22.10
12/04/17	PURCHASE AUTHORIZED ON 12/03 WINCO #139 200 South Fort Layton UT P00307338042719637 CARD 5226		\$98.72
12/04/17	ATM WITHDRAWAL AUTHORIZED ON 12/03 1435 HILLFIELD RD LAYTON UT 0008921 ATM ID 4642H CARD 5226		\$140.00
12/04/17	PURCHASE AUTHORIZED ON 12/03 CAPTAVAPE LLC ROY UT S307337855126493 CARD 5226		\$16.10
12/04/17	PURCHASE AUTHORIZED ON 12/03 TESORO # 66614 LAYTON UT P00467337731727350 CARD 5226		\$20.00
12/04/17	PURCHASE AUTHORIZED ON 12/03 CAFE RIO LAYTON LAYTON UT S307337689910546 CARD 5226		\$30.00
12/04/17	PURCHASE AUTHORIZED ON 12/03 MAVERIK #513 SUNSET UT P00000000172280647 CARD 5226		\$11.39
12/04/17	PURCHASE AUTHORIZED ON 12/02 WENDYS #6062 LAYTON UT S307337094208350 CARD 5226		\$12.18
12/04/17	PURCHASE AUTHORIZED ON 12/02 Wal-Mart Super Center LAYTON UT P00000000383887593 CARD 5226		\$18.83
12/04/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03ZSNDTH ON 12/02/17		\$60.00
12/04/17	PURCHASE AUTHORIZED ON 12/01 BURGER KING #10511 LAYTON UT S467335701702080 CARD 5226		\$4.29

**Totals****\$3,822.31****\$3,826.95**

Date	Description	Deposits/Credits	Withdrawals/Debits
12/04/17	RECURRING TRANSFER FROM FERRIN O EVERYDAY CHECKING REF #OP03ZXLJNB XXXXXX3471	\$10.00	
12/01/17	PURCHASE AUTHORIZED ON 12/01 WAL-MART #1699 LAYTON UT P00000000835003578 CARD 5226		\$92.54
12/01/17	PURCHASE AUTHORIZED ON 12/01 Wal-Mart Super Center LAYTON UT P00000000783658272 CARD 5226		\$51.60
12/01/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03ZP9N4L ON 12/01/17		\$100.00
12/01/17	PURCHASE AUTHORIZED ON 11/30 PAYPAL *DDEZEWIE 402-935-7733 CA S387335098739174 CARD 5226		\$47.65
12/01/17	PURCHASE AUTHORIZED ON 11/30 SIZZLER 588 LAYTON UT S467335050572680 CARD 5226		\$20.03
12/01/17	PURCHASE AUTHORIZED ON 11/30 Isakson Family Den 801-7738212 UT S307334573740469 CARD 5226		\$30.00
12/01/17	SSA TREAS 310 XXSOC SEC 120117 XXXXX1571C1 SSA N1*GD*ORRIN FERRIN FOR \N1*BE*ZACHARY FE	\$307.00	
11/30/17	Cash eWithdrawal in Branch/Store 11/30/2017 9:05 AM 2050 N MAIN ST LAYTON UT 5226		\$90.00
11/30/17	Cash eWithdrawal in Branch/Store 11/30/2017 9:04 AM 2050 N MAIN ST LAYTON UT 5226		\$270.00
11/30/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03ZGR7YV ON 11/30/17		\$282.00
11/30/17	DAVIS SCHOOLS REG SALARY 113017 E8480 FERRIN, PERNECY	\$1,181.18	
11/28/17	PURCHASE AUTHORIZED ON 11/28 KENT'S MARKET CLEARFIELD UT P00000000386425853 CARD 5226		\$6.15
11/27/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03Z6BTRC ON 11/27/17		\$1.00
11/27/17	PURCHASE AUTHORIZED ON 11/25 CHEVRON 0305118 CLEARFIELD UT S387329566397209 CARD 5226		\$7.46
11/27/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03Z2KFR9 ON 11/25/17	\$5.00	
11/27/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03Z2KBPG ON 11/25/17	\$5.00	
<b>Totals</b>		<b>\$3,822.31</b>	<b>\$3,826.95</b>

Date	Description	Deposits/Credits	Withdrawals/Debits
11/24/17	PURCHASE AUTHORIZED ON 11/24 REDBOX *DVD RENTAL 866-733-2693 IL S307328176952710 CARD 5226		\$12.82
11/24/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03YTSWJZ ON 11/22/17	\$10.00	
11/22/17	PURCHASE AUTHORIZED ON 11/22 WALGREENS STORE 1171 W 20 LAYTON UT P00467326713378162 CARD 5226		\$4.10
11/22/17	PURCHASE AUTHORIZED ON 11/22 WM SUPERC Wal-Mart Sup LAYTON UT P00000000881699689 CARD 5226		\$6.39
11/20/17	eDeposit in Branch/Store 11/20/17 04:31:32 PM 1435 N HILL FIELD RD LAYTON UT 6155	\$6.00	
11/16/17	PURCHASE AUTHORIZED ON 11/15 CINEMARK THEATRES LAYTON UT S387319206235471 CARD 5226		\$3.82
11/15/17	Cash eWithdrawal in Branch/Store 11/15/2017 1:52 PM 2050 N MAIN ST LAYTON UT 5226		\$20.00
11/13/17	PURCHASE AUTHORIZED ON 11/12 CHEVRON/JP'S CHEVRON CLEARFIELD UT P00587316619033751 CARD 5226		\$20.00
11/10/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03XQC3WB ON 11/10/17		\$290.00
11/07/17	PURCHASE AUTHORIZED ON 11/07 CHEVRON/TRIPLE STOP FRE CLEARFIELD UT P00467311474951623 CARD 5226		\$14.14
11/07/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03XDXNPS ON 11/06/17	\$10.00	
11/06/17	PURCHASE AUTHORIZED ON 11/06 WAL-MART #1699 LAYTON UT P00000000876022994 CARD 5226		\$14.92
11/06/17	PURCHASE AUTHORIZED ON 11/06 WM SUPERC Wal-Mart Sup LAYTON UT P00000000580689665 CARD 5226		\$13.23
11/06/17	ATM WITHDRAWAL AUTHORIZED ON 11/05 1435 HILLFIELD RD LAYTON UT 0003821 ATM ID 4642H CARD 5226		\$240.00
11/06/17	PURCHASE AUTHORIZED ON 11/05 MCDONALD'S F11046 LAYTON UT S467309592526614 CARD 5226		\$6.96
11/06/17	PURCHASE AUTHORIZED ON 11/05 WAL-MART #1699 LAYTON UT P00000000731212027 CARD 5226		\$17.13
<b>Totals</b>		<b>\$3,822.31</b>	<b>\$3,826.95</b>



Date	Description	Deposits/Credits	Withdrawals/Debits
11/06/17	PURCHASE AUTHORIZED ON 11/04 FOWERS TIRE FACTOR CLEARFIELD UT S307308556030921 CARD 5226		\$60.75
11/06/17	RECURRING TRANSFER FROM FERRIN O EVERYDAY CHECKING REF #OP03X6HQ4J XXXXXX3471	\$10.00	
11/03/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03X3JFND ON 11/03/17		\$50.00
11/03/17	SSA TREAS 310 XXSOC SEC 110317 XXXXX1571C1 SSA N1*GD*ORRIN FERRIN FOR N1*BE*ZACHARY FE	\$307.00	
11/02/17	PURCHASE AUTHORIZED ON 11/02 WM SUPER Wal-Mart Sup LAYTON UT P00000000787129148 CARD 5226		\$2.93
11/02/17	PURCHASE AUTHORIZED ON 11/01 HEARTSONG- UTAH CLEARFIELD UT S387305676519619 CARD 5226		\$135.00
11/01/17	PURCHASE AUTHORIZED ON 10/31 T-MOBILE #306 LAYTON UT S387304851479252 CARD 5226		\$269.23
11/01/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03WSTFQM ON 11/01/17	\$20.00	
10/31/17	ATM WITHDRAWAL AUTHORIZED ON 10/31 1435 HILLFIELD RD LAYTON UT 0002875 ATM ID 4642H CARD 5226		\$60.00
10/31/17	PURCHASE AUTHORIZED ON 10/31 CHEVRON/JP'S CHEVRON CLEARFIELD UT P00307304821255357 CARD 5226		\$29.44
10/31/17	PURCHASE AUTHORIZED ON 10/31 WAL-MART #3848 SYRACUSE UT P00000000882685828 CARD 5226		\$57.97
10/31/17	DAVIS SCHOOLS REG SALARY 103117 E8480 FERRIN, PERNECY	\$968.58	
10/30/17	PURCHASE AUTHORIZED ON 10/30 DOLLAR TR 413 W 1425 N LAYTON UT P00000000784883842 CARD 5226		\$4.20
10/30/17	ONLINE TRANSFER TO FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03WH7TRM ON 10/29/17		\$3.00
10/30/17	PURCHASE AUTHORIZED ON 10/28 Wal-Mart Super Center LAYTON UT P00000000031856946 CARD 5226		\$9.58
10/20/17	ONLINE TRANSFER FROM FERRIN O EVERYDAY CHECKING XXXXXX3471 REF #IB03VRC38Q ON 10/20/17	\$10.00	
<b>Totals</b>		<b>\$3,822.31</b>	<b>\$3,826.95</b>

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## \*Account Disclosures

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

 Equal Housing Lender

## Fill in this information to identify your case:

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>2012 Chevy Cruz</b> Line from <i>Schedule A/B</i> : 3.2	<b>\$8,000.00</b>	<input checked="" type="checkbox"/> <b>\$3,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-506(3)</b>
<b>microwave, beds and bedding and provisions for not more than one year</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)</b>
<b>Kitchen Table, Chairs, Dressers</b> Line from <i>Schedule A/B</i> : 6.2	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-506(1)(b)</b>
<b>Couch, TV stand, Lamp,</b> Line from <i>Schedule A/B</i> : 6.3	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-506(1)(a)</b>
<b>TV, DVD, Cell Phones</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-506(1)(a)</b>

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Clothing</b> Line from <i>Schedule A/B</i> : <b>11.1</b>	<b>\$600.00</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)</b>
<b>2 Cats and a dog</b> Line from <i>Schedule A/B</i> : <b>13.1</b>	<b>\$50.00</b>	<input checked="" type="checkbox"/> <b>\$50.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Utah Code Ann. § 78B-5-506(1)(c)</b>

3. **Are you claiming a homestead exemption of more than \$160,375?**  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 <b>Exeter Finance Llc</b> Creditor's Name	<b>\$8,681.00</b>	<b>\$8,000.00</b>	<b>\$681.00</b>
<b>Describe the property that secures the claim:</b> <b>2012 Chevy Cruz</b>			
<b>Po Box 166097</b> <b>Irving, TX 75016</b> Number, Street, City, State & Zip Code			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Opened 10/17 Last Active 12/29/17</b> Date debt was incurred			
<b>1001</b> Last 4 digits of account number			

2.2 <b>Santander Consumer Usa</b> Creditor's Name	<b>\$12,773.00</b>	<b>\$2,000.00</b>	<b>\$10,773.00</b>
<b>Describe the property that secures the claim:</b> <b>2008 Toyota Camry</b>			
<b>Po Box 961245</b> <b>Ft Worth, TX 76161</b> Number, Street, City, State & Zip Code			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit			
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			

Debtor 1 **Orrin Mark Ferrin** Case number (if know) \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 **Pernecy J Ferrin**  
First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☐ Other (including a right to offset) \_\_\_\_\_

**Opened**  
**08/14** **Last**  
**Active**  
 Date debt was incurred **12/07/17** Last 4 digits of account number **1000**

Add the dollar value of your entries in Column A on this page. Write that number here:	<b>\$21,454.00</b>
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	<b>\$21,454.00</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

			Total claim	Priority amount	Nonpriority amount
2.1	<b>IRS</b> Priority Creditor's Name <b>PO BOX 7346</b> <b>Philadelphia, PA 19101-7346</b> Number Street City State Zip Code	Last 4 digits of account number	<b>Notice Only</b>	<b>\$0.00</b>	<b>\$0.00</b>
	When was the debt incurred?				
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

2.2	<b>Utah State Tax Commission</b> Priority Creditor's Name <b>Attn: Bankruptcy Unit</b> <b>210 North 1950 West</b> <b>Salt Lake City, UT 84134-3340</b> Number Street City State Zip Code	Last 4 digits of account number When was the debt incurred?	<b>Notice Only</b> \$78.00 \$78.00 \$0.00
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>Taxes</b>	

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>Aargon Collection Agen</b> Nonpriority Creditor's Name <b>8668 Spring Mountain Rd</b> <b>Las Vegas, NV 89117</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>4741</b> When was the debt incurred? <b>Opened 07/17</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Djo Global</b>	<b>Total claim</b> <b>\$695.00</b>
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

4.2

**Bonn Coll**

Nonpriority Creditor's Name

**Po Box 150621**

**Ogden, UT 84415**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0551**

**\$619.00**

When was the debt incurred? **Opened 12/12/13**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Open Imaging Layton**

4.3

**Bonn Coll**

Nonpriority Creditor's Name

**Po Box 150621**

**Ogden, UT 84415**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0113**

**\$81.00**

When was the debt incurred? **Opened 4/03/14**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Mountain Land Rehabilitation**

4.4

**Clear Managment Solutions**

Nonpriority Creditor's Name

**PO Box 26415**

**Salt Lake City, UT 84126-6415**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **4815**

**\$14.94**

When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Collections**



Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernery J Ferrin**

Case number (if know)

4.5	<b>Davis Hospital &amp; Medical Center</b> Nonpriority Creditor's Name <b>PO Box 27012</b> <b>Salt Lake City, UT 84127</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>4287</u> <b>When was the debt incurred?</b> <u>2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collections</u>	<b>\$2,952.12</b>
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4.6	<b>Davis Hospital &amp; Medical Center cc</b> Nonpriority Creditor's Name <b>1600 West Antelope Drive</b> <b>Layton, UT 84041</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0166</u> <b>When was the debt incurred?</b> <u>2017</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical</u>	<b>\$283.22</b>
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4.7	<b>Enhanced Recovery Co L</b> Nonpriority Creditor's Name <b>8014 Bayberry Rd</b> <b>Jacksonville, FL 32256</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>3874</u> <b>When was the debt incurred?</b> <u>Opened 08/16</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collection Attorney Comcast Cable Communications</u>	<b>\$258.00</b>
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernery J Ferrin**

Case number (if know)

4.8

**Express Rcvy**

Nonpriority Creditor's Name

**Po Box 26415**

**Salt Lake City, UT 84126**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1625**

**\$304.00**

When was the debt incurred? **Opened 11/05/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Ogden Clinic**

4.9

**Express Rcvy**

Nonpriority Creditor's Name

**Po Box 26415**

**Salt Lake City, UT 84126**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **7657**

**\$206.00**

When was the debt incurred? **Opened 8/24/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Utah Imaging Associates**

4.1  
0

**Express Rcvy**

Nonpriority Creditor's Name

**Po Box 26415**

**Salt Lake City, UT 84126**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9393**

**\$72.00**

When was the debt incurred? **Opened 10/24/12**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Ridgeline Endoscopy Center**

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

4.1  
1

**Express Rcvy**

Last 4 digits of account number **6011**

**\$55.00**

Nonpriority Creditor's Name

**Po Box 26415**

**Salt Lake City, UT 84126**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 1/07/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Lakeside Billing**

4.1  
2

**Express Recovery Svcs**

Last 4 digits of account number **9816**

**\$917.00**

Nonpriority Creditor's Name

**Po Box 26415**

**Salt Lake City, UT 84126**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 06/16**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Westside Medical**

4.1  
3

**I C System Inc**

Last 4 digits of account number **9393**

**\$707.00**

Nonpriority Creditor's Name

**Po Box 64378**

**Saint Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 06/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Intermountain Healthcare**

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernery J Ferrin**

Case number (if know)

4.1  
4

**I C System Inc**

Nonpriority Creditor's Name

**Po Box 64378**

**Saint Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2869**

**\$82.00**

When was the debt incurred? **Opened 04/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Intermountain Healthcare**

4.1  
5

**Meade Recovery Service**

Nonpriority Creditor's Name

**843 S 100 W**

**Logan, UT 84323**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3905**

**\$227.00**

When was the debt incurred? **Opened 06/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Curt R. Stock Md**

4.1  
6

**Mtn Land Col**

Nonpriority Creditor's Name

**Po Box 1280**

**American Fork, UT 84003**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0710**

**\$583.00**

When was the debt incurred? **Opened 12/10/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Associates For Inpatient Med**

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

4.1 7	<b>Mtn Land Col</b> Nonpriority Creditor's Name <b>Po Box 1280</b> <b>American Fork, UT 84003</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>1608</u> <b>When was the debt incurred?</b> <u>Opened 5/12/17</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Epic Emerg Phys Integrated D</u>	<b>\$533.00</b>
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4.1 8	<b>Mtn Land Col</b> Nonpriority Creditor's Name <b>Po Box 1280</b> <b>American Fork, UT 84003</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>7941</u> <b>When was the debt incurred?</b> <u>Opened 1/09/15</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Epic Emergency Physicians In</u>	<b>\$204.00</b>
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4.1 9	<b>Mtn Land Col</b> Nonpriority Creditor's Name <b>Po Box 1280</b> <b>American Fork, UT 84003</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>7941</u> <b>When was the debt incurred?</b> <u>Opened 1/09/15</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Epic Emergency Physicians In</u>	<b>\$194.00</b>
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

4.2  
0

**North American Recover**

Last 4 digits of account number **6061**

**\$94.00**

Nonpriority Creditor's Name

**1600 W 2200 S Ste 410  
West Valley City, UT 84119**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 12/12**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Rocky Mountain Anesthesiology**

4.2  
1

**North American Recover**

Last 4 digits of account number **1747**

**\$37.00**

Nonpriority Creditor's Name

**1600 W 2200 S Ste 410  
West Valley City, UT 84119**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 02/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Midtown Community Health Cente**

4.2  
2

**North American Recover**

Last 4 digits of account number **1748**

**\$36.00**

Nonpriority Creditor's Name

**1600 W 2200 S Ste 410  
West Valley City, UT 84119**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 02/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Midtown Community Health Cente**

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know)

4.2 3	<b>Physican Billing Service CC</b> Nonpriority Creditor's Name <b>PO BOX 95970</b> <b>South Jordan, UT 84095</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>0905</b> When was the debt incurred? <b>2018</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Medical</b>	<b>\$191.12</b>
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**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address <b>Edwin B. Parry</b> <b>PO BOX 25727</b> <b>Salt Lake City, UT 84125</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.8</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	

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Name and Address <b>Quinn M Kofford</b> <b>43 North 470 West</b> <b>American Fork, UT 84003</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.16</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	

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Name and Address <b>Scott &amp; Associates</b> <b>P.O. Box 23281</b> <b>Lexington, KY 40523</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.6</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number <b>0341</b>	

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$	<b>78.00</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<b>0.00</b>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	<b>78.00</b>
		Total Claim	
Total claims from Part 2	6f. Student loans	6f. \$	<b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	<b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	<b>0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	<b>9,345.40</b>

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if know) \_\_\_\_\_

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **9,345.40**



**In the Matter of:**

Orrin Mark Ferrin  
Pernecy J Ferrin

**Debtor(s)**

}  
}  
} Case No.  
}  
} Chapter 13  
}  
} Judge

**DECLARATION OF FILED TAX RETURNS**

1. On January 17, 2018, Debtor(s), Orrin Mark Ferrin and Pernecy J Ferrin, delivered or had already delivered all required federal or state tax returns for the taxable periods ending during the four year period before the filing of the petition. The required state tax returns are determined pursuant to Section 59-10-104.1(2) of the Utah Code.
2. Debtor acknowledges that the Court will not confirm any Chapter 13 Plan and that the case may be dismissed at or before the hearing on confirmation unless all the tax returns have been filed.
3. Debtor further acknowledges that an amended declaration will be filed and served on the Chapter 13 Trustee if further required tax returns are filed with the taxing authority after the date indicated in paragraph 1 above.

Date January 17, 2018

/s/OrrinMarkFerrin  
Debtor Orrin Mark Ferrin

Date January 17, 2018

/s/PernecyJFerrin  
Codebtor Pernecy J Ferrin

Date January 17, 2018

/s/ E. Kent Winward  
E. Kent Winward, Attorney for Debtor(s)

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY THAT A COPY OF THE DECLARATION OF FILED TAX RETURNS WAS DELIVERED VIA ECF MAIL ON January 17, 2018 TO THE FOLLOWING ADDRESSES OR MAILED VIA FIRST CLASS MAIL:

Chapter 13 Trustee

IRS  
50 South 200 East  
Mail Stop 5021  
Salt Lake City, UT 84111

USTC  
210 North 1950 West  
Salt Lake City, UT 84113-7040

Dated this 17 January 2018.

/s/  
E. Kent Winward

(To be completed by all debtors)

Domestic support obligations are loosely defined to include debts owed to or recoverable by a spouse, former spouse or child of the debtor (or the child's parent, legal guardian or responsible relative) or owed to a governmental unit that are for alimony, maintenance or support (including assistance provided by a governmental unit).

I am required to provide certain notices to the holders of domestic support obligations and to any governmental child support collection agency that may be assisting the individual claim holder. **Please fill out the form below and bring the completed form to the first meeting of creditors. Your failure to do so could prevent your case from proceeding and could ultimately lead to dismissal of your case.**

Debtor Name: Orrin Ferrin  
Pernecy Ferrin

Case Number:

**Check Applicable Line:**

☒ I do not owe a domestic support obligation (If this box is checked, you may sign this questionnaire without completing the remaining questions.)

☐ I do owe a domestic support obligation (If this box is checked, please complete the rest of this questionnaire with a separate entry for each domestic support obligation owed and sign below.)

Name of domestic support obligation claim holder:

Last known address and telephone number of domestic support obligation claim holder:

I declare under penalty of perjury that the answers to the above questions/statements concerning domestic support obligations are true, complete and correct to the best of my knowledge, information and belief.

Date 17 January 2018

/s/OrrinMarkFerrin  
Debtor Orrin Mark Ferrin

Date 17 January 2018  
/s/PernecyJFerrin  
Codebtor Pernecy J Ferrin

**Fill in this information to identify your case:**

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

**Fill in this information to identify your case:**

Debtor 1	<b>Orrin Mark Ferrin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Pernecy J Ferrin</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No  
☐ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

**3.1**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

**3.2**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Orrin Mark Ferrin

Debtor 2 Pernecy J Ferrin  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Sales

Cutrubus Motors

1234 N Main  
Layton, UT 84041

How long employed there?

3 years 9 mo

Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Bus Aide

Davis School District

9 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,959.00</u>	\$ <u>757.97</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>1,959.00</u>	\$ <u>757.97</u>

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 1,959.00	\$ 757.97	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	\$ 170.88	\$ 99.00	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	
5e. Insurance	\$ 600.00	\$ 0.00	
5f. Domestic support obligations	\$ 0.00	\$ 0.00	
5g. Union dues	\$ 0.00	\$ 0.00	
5h. Other deductions. Specify:	\$ 0.00	\$ 0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 770.88	\$ 99.00	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ 1,188.12	\$ 658.97	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	
8b. Interest and dividends	\$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	
8d. Unemployment compensation	\$ 0.00	\$ 0.00	
8e. Social Security	\$ 0.00	\$ 828.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <b>Son SSI</b>	\$ 382.00	\$ 0.00	
<b>Son SSD</b>	\$ 313.00	\$ 0.00	
8g. Pension or retirement income	\$ 0.00	\$ 0.00	
8h. Other monthly income. Specify:	\$ 0.00	\$ 0.00	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 695.00	\$ 828.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 1,883.12	\$ 1,486.97	= \$ 3,370.09
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		+\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		\$ 3,370.09	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1 Orrin Mark Ferrin

Debtor 2 Pernecy J Ferrin  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

20

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,107.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 13.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>362.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>600.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>150.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>90.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>180.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>250.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>101.09</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>110.00</u>
15d. Other insurance. Specify: <u>medicare</u>	15d. \$	<u>152.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		<u>0.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
18. \$		<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
<b>21. Other:</b> Specify: _____	21. +\$	<u>0.00</u>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<u>3,115.09</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<u>3,115.09</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<u>3,370.09</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<u>3,115.09</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>255.00</u>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>		



**Fill in this information to identify your case:**

Debtor 1	<b>Orrin Mark Ferrin</b>		
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2	<b>Pernecy J Ferrin</b>		
(Spouse if, filing)	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: <u>DISTRICT OF UTAH</u>			
Case number _____ (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Orrin Mark Ferrin

**Orrin Mark Ferrin**  
Signature of Debtor 1

Date January 17, 2018

X /s/ Pernecy J Ferrin

**Pernecy J Ferrin**  
Signature of Debtor 2

Date January 17, 2018

**Fill in this information to identify your case:**

Debtor 1 **Orrin Mark Ferrin**  
First Name Middle Name Last Name

Debtor 2 **Pernecy J Ferrin**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF UTAH**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1 Prior Address:**

**Dates Debtor 1 lived there**

**Debtor 2 Prior Address:**

**Dates Debtor 2 lived there**

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**From January 1 of current year until the date you filed for bankruptcy:**

**Debtor 1**

**Sources of income**  
 Check all that apply.

**Gross income**  
 (before deductions and exclusions)

☒ Wages, commissions, bonuses, tips

**\$2,300.00**

☐ Operating a business

**Debtor 2**

**Sources of income**  
 Check all that apply.

**Gross income**  
 (before deductions and exclusions)

☒ Wages, commissions, bonuses, tips

**\$0.00**

☐ Operating a business

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>For last calendar year: (January 1 to December 31, 2017 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$23,128.39</b> <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>For the calendar year before that: (January 1 to December 31, 2016 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$33,443.00</b> <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>		<b>\$0.00</b> SSI <b>\$1,523.00</b>
<b>For last calendar year: (January 1 to December 31, 2017 )</b>		<b>\$0.00</b> SSI <b>\$18,276.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2016 )</b>		<b>\$0.00</b> SSI <b>\$18,276.00</b>

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known)

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Exeter Finance Llc</b> <b>Po Box 166097</b> <b>Irving, TX 75016</b>	<b>Monthly \$281</b>	<b>\$843.00</b>	<b>\$8,681.00</b>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ___

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Mountainland Collections</b> <b>vs</b> <b>Pernecy Ferrin and Mark Ferrin</b>	<b>Civil Suit</b>	<b>Second Judicial District Court</b> <b>Weber County Small Claims Dept.</b> <b>2525 Grant Avenue 1st Floor</b> <b>Ogden, UT 84401</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>Express Recovery</b> <b>vs</b> <b>Orrin &amp; Pernecy Ferrin</b> <b>179700510DC</b>	<b>Civil Suit</b>	<b>Second Judicial District Court</b> <b>Weber County Small Claims Dept.</b> <b>2525 Grant Avenue 1st Floor</b> <b>Ogden, UT 84401</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
<b>Express Recovery Services</b> <b>PO Box 26415</b> <b>Salt Lake City, UT 84126-0415</b>	<b>266.22</b>  <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	<b>2017</b>	<b>\$266.22</b>

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<b>Person to Whom You Gave the Gift and Address:</b>			

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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**Part 6: List Certain Losses**

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

**Part 7: List Certain Payments or Transfers**

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Bankruptcy Firm 4850 Harrison Blvd., Suite 1 Ogden, UT 84403	\$310 filing fee	2018	\$310.00
Credit InfoNet 4540 Honeywell Court Dayton, OH 45424	\$50 Credit Reports	2018	\$50.00
Abacus Credit Counseling P.O. Box 261176 Encino, CA 91436	\$25 Credit Counseling	2018	\$25.00

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
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19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)**

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known)

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

<b>Name of site</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Governmental unit</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Environmental law, if you know it</b>	<b>Date of notice</b>
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**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

<b>Case Title</b> <b>Case Number</b>	<b>Court or agency</b> <b>Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Nature of the case</b>	<b>Status of the case</b>
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**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

<b>Business Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Describe the nature of the business</b> <b>Name of accountant or bookkeeper</b>	<b>Employer Identification number</b> <b>Do not include Social Security number or ITIN.</b> <b>Dates business existed</b>
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**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No  
☐ Yes. Fill in the details below.

<b>Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Date Issued</b>
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**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Orrin Mark Ferrin

Orrin Mark Ferrin  
Signature of Debtor 1

Date January 17, 2018

/s/ Pernecy J Ferrin

Pernecy J Ferrin  
Signature of Debtor 2

Date January 17, 2018

**Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?**

- ☒ No  
☐ Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 7



Debtor 1 **Orrin Mark Ferrin**  
Debtor 2 **Pernecy J Ferrin**

Case number (if known) \_\_\_\_\_

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	<u>administrative fee</u>
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court  
District of Utah**

In re	<u>Orrin Mark Ferrin Pernecy J Ferrin</u>	Debtor(s)	Case No.	<u>Chapter</u>	<u>13</u>
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**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>January 17, 2018</u>	<u>/s/ Orrin Mark Ferrin</u> Orrin Mark Ferrin Signature of Debtor
Date:	<u>January 17, 2018</u>	<u>/s/ Pernecy J Ferrin</u> Pernecy J Ferrin Signature of Debtor